

Testimony of the  
Connecticut ENT Society  
Connecticut Urology Society  
Connecticut Society of Eye Physicians  
Connecticut Dermatology and Dermatologic Surgery Society  
Connecticut Chapter of the American College of Surgeons  
On H. B. No. 5235 An Act Concerning Evidence of Noncoverage of Health Insurance

5235  
Dr. M. Bhaya

Before the Insurance and Real Estate Committee  
On  
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On  
February 25, 2010

Good Afternoon, Senator Crisco, Representative Fontana and other distinguished members of the Insurance and Real Estate Committee, my name is Dr. Mahesh Bhaya, and I am a board certified otolaryngologist practicing in Waterbury, CT. I am here as a representative to over 1400 physicians in the medical fields of Otolaryngology, Ophthalmology, Dermatology, General Surgery and Urology to support HB 5235, An Act Concerning Evidence of Noncoverage of Health Insurance.

First, I would like to thank this committee for considering a bill that will help improve delivery of healthcare for Connecticut residents. Our societies applaud any effort to improve the transparency, when claims are denied and SB5235 does exactly that. It will provide more information to the insured and to the provider as to why their claim has been denied. This will cut down on the frustration in patients when a claim is denied without any explanation. This bill will also help to standardize and regulate the response time for a denial of service. The insurance industry has enormous computing power at its disposal so it is hard to imagine that a rapid determination of coverage is not possible, especially considering that human lives and suffering are often on the line.

We agree with the Office of Healthcare Advocate (OHA) that this service should be extended to all denial notices, including those based on medical necessity. Finally, the requirement that patients who receive a denial also receive information on how to contact the Insurance Department and the Office of Healthcare Advocate for assistance on their denial is both welcome and needed. It would stand as a buttress supporting the weak and the infirm who should be concentrating their effort on their health and not on insurance forms and declarations.

In closing, we strongly support HB 5235 for the transparency and advocacy this bill seeks for Connecticut residents. Thank you